

Coordinator's Corner

October 2010

Volume 3 Issue3

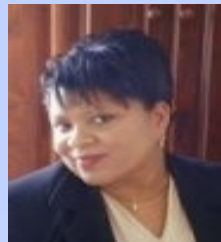
KEHP Information for Insurance Coordinators

Brought to you by the Department of Employee Insurance

Introducing the New FMB Branch Manager

Ms. Peggy Stone Willhite joined the Department of Employee Insurance as a Benefits Branch Manager for the Financial Management Branch on September 1, 2010. Peggy stated that, since day one she is enjoying the transition into her new position as well as the family environment at the Personnel Cabinet!

Peggy brings management, accounting and auditing experience in multiple areas of insurance to include worker's compensation, general liability, property, auto, physical, and health insurance. She recently held an Internal Auditor II position at the Office of Policy and Audit in the Finance and Administration Cabinet. She audited agencies and corporations that received state and/or federal funds. Prior to coming to the state, she worked as a Risk Financing Accountant for the Lexington Fayette Urban County Government in the Risk Management Department providing oversight for the self-insured fund. She also brings over 10 years of experience working as an accounting manager in the private sector.



Peggy has earned a Master of Business Administration (MBA) / Human Resources Management (HRM), and a Master of Management (MM) from the University of Phoenix. Her undergraduate degrees are in accounting and business administration from Sullivan University and Fugazzi College. In addition, she graduated from the Governor's Minority Management Trainee Program (GMMTP) in 2008. During this time, she completed the Certificate Management Fundamentals (CMF) program from the Kentucky State University.

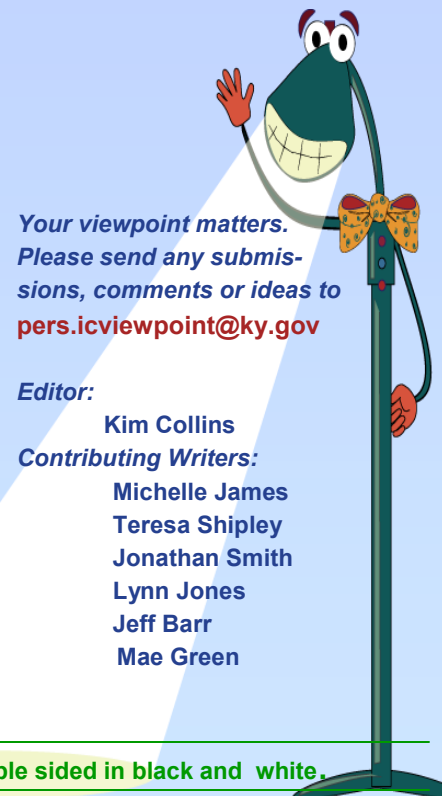
Peggy grew up in Fairfield, Kentucky. In her spare time, she enjoys art, reading, teaching and hanging out with friends and family.

Welcome to DEI!



Inside this issue...

- **Star Coordinator**
How you can encourage your fellow Coordinator?
- **Reminders**
For the 2011 Plan year and KEHP Open Enrollment 2011
- **Dependent Eligibility chart**



*Your viewpoint matters.
Please send any submissions,
comments or ideas to
pers.icviewpoint@ky.gov*

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Motivational Quotes

Nothing will work unless you do

~ Maya Angelou

Individual commitment to a group effort - that is what makes a team work, a company work, a society work, a civilization work

~ Vince Lombardi



Health and Wellness Update...

Are you a Virgin HealthMiles participant or have you been thinking about joining? There's even more cash to be won in 2011!! You're chances to win the Virgin HealthMiles monthly cash drawing will be **QUADRU- PLED** starting January 2011. Over 800 winners will be selected each month to win cash prizes ranging from \$25 to \$1,000. All you have to do is take 7,000 steps a day to have a chance at winning! KEHP employee members can get more details or join the program by visiting www.virginhealthmiles.com/kehpemployees. Dependents over 18 can also participate (www.virginhealthmiles.com/kehpdependents). Waivers and other friends and family can enjoy the Virgin HealthMiles Get Active program (www.virginhealthmiles.com/getactive).

KEHPWell Online, launching in 2011, is a new program that will be your on the web, one-stop-shop for all things wellness. It adds an enhancement to the health coaching experience through the addition of the Hummingbird platform, which will allow you to track your health behaviors online in the areas of: weight management, physical activity, nutrition, stress, tobacco cessation, back care and personal health coaching. Health coaching is a great way to get you back on track with your personal health goals. Be on the lookout for more information on this new offering in 2011!

Remember you can get more information and access all of our great wellness services by calling the KEHPWELL Hotline at 877-KEHPWELL (877-534-7935).





It's Open Enrollment Time!

- Open Enrollment for the 2011 plan year is a **mandatory, active** enrollment. Each member must enroll either in health insurance, Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA) online or by paper application.
- Open Enrollment for the 2011 plan year will begin Monday, October 11 and end on Sunday, October 24th.
- **The KEHP Benefits Analyzer** is an online tool available to help select the right health insurance plan based on the members' personal healthcare and financial needs. The KEHP Benefits Analyzer can also be used to determine how much pre-tax money can be put into an Healthcare Flexible Spending Account.
- **Special Enrollment for Dependent** children, ages 19 to 26, whose coverage under the KEHP ended before reaching age 26 because they did not meet current eligibility may be eligible for coverage in the 2011 plan year. Those dependents are eligible to enroll in KEHP, have a **31-day special enrollment** period. KEHP members who wish to have their dependents enrolled have from October 1, 2010 to October 31, 2010 to enroll their dependents. The effective date for the special enrollment dependent will be January 1, 2011. Please follow the instructions listed in the IC memo 10-31. Do not forget to have the member to submit the Affidavit. This form **MUST** be submitted for every dependent child between the ages of 19-26.
- **Friday, November 5th, 2010** is the last day coordinators will have to web enroll their enrollment applications.
- All Insurance Coordinators have access to retrieve their members' Employee IDs and Passwords through the web enrollment system. **Members should not be advised to call DEI.**
- **Pre-existing Condition Exclusion-**
There are no pre-existing condition exclusions for dependent children under the age of 19.

EIB

(Enrollment Information Branch)

Phone # 502-564-1205

Fax # 502-564-1085.

FMB

(Financial Management Branch)

Phone # 502-564-9097

Fax # 502-564-0715.

DAB

(Data Analysis Branch)

Phone # 502-564-9097

Fax # 502-564-0715.

MSB

(Member Service Branch)

Phone # 502-564-6534

Fax # 502-564-1085.

**All applications
MUST be processed
online by November
5th, 2010**

Reminders

continued

The Patient Protection and Affordable Care Act (PPACA) - prohibits the rescission of coverage after an individual is enrolled unless the individual has performed an act that constitutes fraud or makes an intentional misrepresentation of material fact.

This includes cancellation or discontinuance of coverage that has a retroactive effect.

KEHP is currently working out the details on how this will impact your work and we will be sending additional information to you before the end of the year.

Basically it means that terminations must be entered into GHI before the end of the semi-monthly period in which they occur.

*Please communicate with your Human Resource and Payroll Departments to make sure your notified immediately of terminations, LWOP, or other events that would terminate the members KEHP coverage. As the Insurance Coordinator, you must enter these terminations of coverage

before the end of the semi-monthly period in which they occur.

New for 2011

New federal eligibility regulations, state a plan is not required to cover dependents under their parents' plan if the dependent is eligible for coverage under their own employer's plan. They cannot remain on the parent's plan.

An employee of an agency participating in KEHP may NOT be covered as a dependent child under their parents' KEHP plan. The employee must elect coverage under their own plan. This would be a transition from dependent child to a new employee.

Beginning in 2011, FSA and HRA funds cannot be used for over-the-counter medicines unless specifically prescribed by a doctor. This includes items like cough syrup, pain relievers, and allergy medicines.

When you receive a qualifying event involving loss or gain of Medicaid, please have the employee complete the Medicaid Eligibility/Termination Form.

When you fax the MET form please make sure you use a cover sheet. If you need any assistance please do not contact the Medicaid office. Contact Kimberly Dennis at 502-564-9638 and she will be the liaison for the issues around this qualifying event.



continued

Reminders

continued

- Remember to change your forms and applications and use the updated 2011 ones that have been posted on the KEHP website for you.
- New applications for KRS and KTRS have been posted on the KEHP website. You may print and use these revised applications. The applications were revised to add lines for the member's address.
- Do not staple any documents that you send to EIB. Paper clips can be used in place of the staples. There is a special note in the top left hand corner of the applications that requests **NO** staples as a reminder.
- Do not use the QE Add/Drop Form to start a Family Cross-Reference plan. The box that has Y/N is not for that purpose. It flags the processor that this QE is already a part of a Family Cross-Reference plan. If the member wants to start a Family Cross-Reference plan, have the member fill out an application and make sure all four signatures are on the back page.
- It is imperative that you check your Web IC functions under the KEHP website daily since there may be some terminations as a result of the dependent audit.
- Please refer questions pertaining to the Dependent Audit to Chapman Kelly at:
 - Phone # (877) 774-3422
 - Fax # (888) 688-2036
 - Web: www.mydependentcheck.com/KEHP
- Please do **not** send documents to EIB with information on the back page. The documents have to be scanned into FileNet and therefore are unable to be scanned if the document is two-sided. Send only one-sided documents to EIB.
- If an Insurance Coordinator or Associate Insurance Coordinator leaves their agency, an Insurance Coordinator Verification Form must be submitted. Please fax to **Teresa Shipley** at 502-564-1085. Verify your updated information such as the company number, phone number, and fax number.

Look for applications, forms, 2011 Benefit Selection Guide, and archived IC memos at **KEHP.ky.gov**



Please support each other and nominate a coordinator that you think has worked hard and deserves recognition. A nominee selected for the Star Coordinator will receive a gift certificate by way of appreciation for the diligence shown with the duties of their Coordinator role. Please email pers.icviewpoint@ky.gov

NEW Quasi Groups

Co# 90323
Graves County Health Dept.
416 Central Ave.
Mayfield, KY 42066
Ph # 270-247-3553
Fax # 270-247-0391
Contact Amanda Duke
(Amandar.Duke@ky.gov)

Benefit Fair Schedule Plan Year 2011

October 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4 Jefferson Co. 8-6 pm	5	6 Rowan Co. 2-6 pm	7 Boyle Co. 2-6 pm	8	9
10	11 Franklin Co. 8-6 pm	12 Nelson Co. 2-6 pm Madison Co. 2-6 pm	13 Fayette Co. 4-8 pm	14 Pulaski Co. 2-6 pm	15 Kenton Co. 2-6 pm Laurel Co. 2-6 pm	16
17	18 Hopkins Co. 2-6 pm	19 McCracken Co. 2-6 pm	20 Daviess Co. 2-6 pm	21 Warren Co. 2-6 pm	22 Floyd Co. 2-6 pm	23
24	25	26	27	28	29	30
31						

**Last Day
Of
Open
Enrollment**

Plan Year 2011 Dependent Eligibility Rules and Verification Requirements

Eligibility Definition	Documentation Required
<p><u>Spouse</u> A person of the opposite sex to whom you are legally married.</p>	<p>A legible photocopy of the marriage certificate OR a legible photocopy of the top half of the front page of the employee/retiree's most recent federal tax return (Form 1040).</p>
<p><u>Common Law Spouse</u> A person of the opposite sex with whom you have established a common law union in a state which recognizes common law marriage (Kentucky does not recognize common law marriage).</p>	<p>A legible photocopy of the certificate or affidavit of Common law marriage from a state that recognizes common law marriage.</p>
<p><u>Child Age 0 to 18</u></p> <p>In the case of a child who has not yet attained his/her 19th birthday, "child" means an individual who is:</p> <ul style="list-style-type: none"> • A son, daughter, stepson, or stepdaughter of the employee/retiree, or • An eligible foster child of the employee/retiree (eligible foster child means an individual who is placed with the employee/retiree by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction), or • An adopted child of the employee/retiree (a legally adopted individual of the employee/retiree, or an individual who is lawfully placed with the employee/retiree for legal adoption by the employee/retiree, shall be treated as a child), or • A grandchild for whom the employee/retiree has been awarded guardianship or custody by a court of competent jurisdiction. 	<p><u>Natural Child:</u> A legible photocopy of the child's birth certificate showing the name of the employee/retiree as a parent.</p> <p><u>Step Child:</u> A legible photocopy of the child's birth certificate showing the name of the employee/retiree's spouse as a parent; and a legible copy of the marriage certificate showing the names of the employee/retiree and the spouse.</p> <p><u>Legal Guardian, Adoption, Grandchild(ren) or Foster Child(ren):</u> Legible photocopies of court orders, guardianship documents, affidavits of dependency, with the presiding judge's signature and filed status; or legible adoption or legal placement decrees with the presiding judge's signature.</p>
<p><u>Child Age 19 to 25</u> In the case of a child who has attained his/her 19th birthday but who has not yet attained his/her 26th birthday, "child" means an individual who is –</p> <ul style="list-style-type: none"> • A son, daughter, stepson, stepdaughter, eligible foster child, an adopted child or a grandchild of the employee/retiree – as described above; <p>AND</p> <ul style="list-style-type: none"> • Is <u>NOT</u> eligible to enroll in an employer-sponsored health plan offered by the child's employer. 	<p>Must submit the documents described above for children and the Kentucky Employees' Health Plan 2011 Certification of Dependent Eligibility form.</p>

Plan Year 2011

Dependent Eligibility Rules and Verification Requirements

Eligibility Definition	Documents Required
<u>Disabled Dependent</u> A dependent child who is totally and permanently disabled may be covered on your KEHP benefit plan beyond the end of the month in which he/she turns 26, provided the disability (a) started before his/her 26th birthday and (b) is medically-certified by a physician. A disabled child who was not covered on this Plan prior to his/her 26th birthday may not be enrolled in KEHP unless he/she sustains a specific qualifying event.	Contact the Enrollment Information Branch at 502-564-1205 for the specific documentation needed.
<u>Cross Reference Payment Option</u> A payment option involving two employees/retirees who are a legally married couple and enroll themselves and at least one child as a dependent in a KEHP family plan.	Documentation listed above to verify spouse and children.

Please Note: Documentation for dependents enrolled during Open Enrollment (who were not previously verified during the dependent audit) must be provided no later than December 20, 2010. Dependent verification for qualifying events must be submitted with the qualifying event documents. Qualifying event enrollment documents must be signed within the event timeframe.

Here are some examples of the documents needed for Open Enrollment and for the remainder of the 2011 Plan Year:

Example 1: New or previously unverified spouse only has to submit dependent verification documents.

Example 2: New or previously unverified dependents, ages 0 through 18 years, only have to submit dependent verification documents.

Example 3: New or previously unverified dependent child, between the ages 19 to 26 years, must submit dependent verification documents plus "2011 Certification of Dependent Eligibility" form.

Example 4: Dependent child turns 19 during the 2011 plan year. Must submit "2011 Certification of Dependent Eligibility" form during the month preceding their 26th birthday.

Example 5: Dependent age 19 to 26, verified during 2010 Dependent Eligibility audit, only needs to submit the "2011 Certification of Dependent Eligibility" form. This means that dependents in this age group who were covered in 2010 must submit a "2011 Certification of Dependent Eligibility" form.

Dependent Verification - New dependents/spouses added to a plan for 2011 and those dependents/spouses who were not verified during the 2010 Dependent Eligibility Audit must submit the appropriate documents by **December 20, 2010**. Each verification document must have the member's name and social security number noted on the top of the document. All documents must be mailed; faxed copies are not legible and will not be accepted. Applications should be entered by the IC and the verification/certification documentation sent to EIB separately. We do not need the application to process the verification documents.

KHRIS



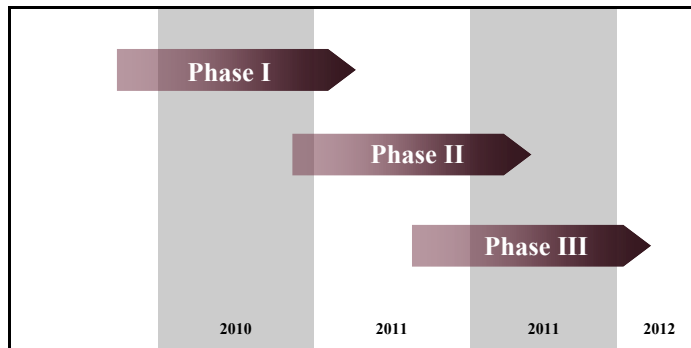
Connecting the Commonwealth

Project Hook-up

The Commonwealth of Kentucky is in the midst of implementing the Kentucky Human Resources Information System (KHRIS). As you may know, this project will change many of our business processes related to human resources (HR), payroll and benefits, and will position us for future growth.

The KHRIS project team would like to thank those involved for the work accomplished to date.

In addition to our very dedicated Commonwealth staff, we are also working with other partners to implement the project and streamline business processes to accomplish our future business goals.



Project Timeline (Tentative)

"KHRIS is one of the largest, most comprehensive technology initiatives ever undertaken by the Commonwealth. The success of this project is essential to the future of our daily human resource functions. We have a great team in place that will ensure the success of implementation."

Governor Steven L. Beshear

"This new software system unifies government agencies, centralizes data and ensures top quality services to our customers."

Secretary Nikki Jackson

"I have been amazed at the determination, enthusiasm and professionalism of the KHRIS team and all those involved in the project. The importance of this project cannot be overstated. There is much work to be done and we encourage and appreciate everyone's support as and we bring the project on-line."

Secretary Mary Lassiter

KHRIS Phases:

Phase I – Human Resources, Payroll, Benefits (Health & Life) Administration, Benefits Accounting, time administration, and basic ESS/MSS (employee and manager self service)

Phase I going live Spring, 2011

Phase II and III (tentatively planned):

Phase II - Open Enrollment Execution, enhanced ESS/MSS to include Time Keeping to Employees, and Employee Health and Safety

Phase III - Employee Evaluations, Idea Manager (Employee Suggestions), Training (Tracking & Scheduling), and Enhanced Reporting & Tools